





## Whig and Courier

BY WHIG AND COURIER PUBLISHING CO.

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WEDNESDAY, JANUARY 26, 1898

## Maine Savings Banks.

The annual report of Bank Examiner Timberlake, a comprehensive abstract of which appears in another place, contains much valuable and interesting information. During the past year there has been an increase of 4,764 in the number of depositors and \$2,131,432 in the amount of deposits, the gain being nearly double that of the preceding year. Out of a total of 147,879 depositors 129,465 have \$500 or less standing to their credit, the average amount now standing to the credit of depositors being \$350.01 showing that these institutions represent the savings of the people.

An interesting feature of the report is the detailed statement of the condition of affairs at the Lumber Savings Bank. This matter has attracted much attention and the Treasurer has been indicted for embezzlement. We were especially interested in the developments of the case as Mr. Timberlake, in a private conversation at the time of his examination, told us some of the things he had discovered there were afterwards said to have been developed by the experts called in to the case.

Another interesting phase of the report which it was found necessary to eliminate from the abstract is the careful consideration of the national savings system. This is a matter to which Mr. Timberlake has given much thought and his deductions are entitled to great weight. He holds that while the national system, if adopted, would not be likely to cause a transfer of the deposits in our prosperous banks, it would, however, be a successful competitor for future deposits and by degrees, as the whole field now covered by the various savings institutions.

The local institutions, he says, would be placed at so great a disadvantage that the difference in rates paid would not be sufficient to prevent their falling from the competition. No private association or individual can successfully compete with the national government. What this means to the State of Maine can best be inferred from the facts and figures furnished by Mr. Timberlake. In round numbers the deposits in our savings institutions amount to nearly \$400,000,000. This is almost one-fifth as much as the entire assessed valuation of the State. At least fifty per cent. of this amount is invested within the State, and is employed in developing local industries. The bank with a total deposit of \$400,000,000 of reports shows \$100,000,000 loaned to individuals, business firms and corporations in the same town where the bank is located.

While the proposed system, says Mr. Timberlake, provides every facility for collecting the spare funds in savings institutions, it is at once evident that it does not and cannot provide means for furnishing the same class of people with the small funds they may need. The money would go far from the people in the sparsely settled districts. In conclusion Mr. Timberlake holds: The great service that all classes of savings institutions are to our State, and the important factor they have been in its development, should not be lost sight of. We should bear in mind that in many of the suburbs of the State are members of a great partnership that is furnishing \$400,000,000 of capital to our people, corporations and municipalities, that promotes business enterprise, private industry and public improvement; and that also furnishes more than 25 per cent. of all revenues of the State. For these reasons it is our duty to every effort to protect these institutions from embarrassing competition.

## What Is This?

The New York Sun says: Our neighbor to the north, and a reporter to Princeton on Saturday to ask the Hon. Grover Cleveland if it was true that he favored the acquisition of the Hawaiian Islands, and had intended, in the first place, to restore Liliuokalani, and then to negotiate with her a treaty of annexation.

The question was suggested by the reported declaration of Senator Morgan in the Senate last week that his private interviews with Mr. Cleveland before the Blount episode convinced him that Mr. Cleveland then believed in the wisdom of annexing Hawaii.

To the Maine reporter Mr. Cleveland is reported as saying: "I can hardly believe Mr. Morgan made the assertion implied to him. He knew perfectly well that I have been utterly and constantly opposed to Hawaiian annexation. The first thing I did after my inauguration was to call on Mr. Blount to recall from the Senate an annexation treaty then pending before that body. I regard the annexation of these islands as a complete departure from our national mission. I did not suppose there was any person in Federal public life who had any doubt as to my position on this matter."

"Aside from any question of annexation, and without entering any design of restoring the Hawaiian monarchy, I investigated the relation of our representative to its overthrow. This investigation satisfied me that our interference in the matter was disgraceful and wrong, and I would gladly for the sake of our Nation, honor and fair fame, have repaired that wrong; only this and nothing more."

When Mr. Cleveland was President and Mr. Blount was Paramount Commissioner, Mr. Morgan was Chairman of the Senate Committee on Foreign Relations. Mr. Morgan may have learned of Mr. Cleveland's private sentiments and unwelcome intentions must probably remain a question of veracity between the two Statesmen.

But what does Mr. Cleveland mean when he declares that he "harbored no design" of restoring the Hawaiian monarchy when he went out Commissioner Blount to Hawaii?

Mr. Blount, poor fellow creature, manifestly did not understand Mr. Cleveland's original purpose in that way. He went to Honolulu, as the facts indicate, not to hear both sides and weigh the evidence and arrive at an independent judicial conclusion, but to make up an a priori argument plausible enough to afford a pretext for the execution of a predetermined policy on the part of the Administration.

He wrote another letter to Mr. Cleveland "deploring the perverted influence of Minister Stevens and Consul-General Severance, which he asserted the existence of the Provisional Government."

Thus, before he had fairly recovered from the sickness of his voyage out to Honolulu, Mr. Cleveland's confidential emissary and agent reported to his principals practically the whole conclusion which was embodied in his final report of July 17, after more than three months of pretended diligence in investigation.

"A careful consideration of the facts will, I think, convince you that the treaty which was withdrawn from the Senate for further consideration should not be resubmitted for its action there."

Such was the first official announcement of the Policy of Infamy, whenever and however that policy had been conceived and conceived at Washington.

The disgust and indignation of this great and generous republic blocked Mr. Cleveland's plans for the restoration of Mrs. Liliuokalani to the Hawaiian throne; but the record of the intention and the attempt remains, to the everlasting disgrace of the authors of the plot. Mr. Morgan could probably tell much more than he has already told.

Is it fully to suffer from that horrible plague of the night, the falling pines of the Orient, cure quickly and permanently. At any drug store, 50 cents.

**CASTORIA.**  
The most famous of all medicines.  
For all ailments of the stomach and bowels.

**GREEN WOOD.**  
Order now and get the benefit of our winter sale.

**LOWEST POSSIBLE PRICES.**  
**COOMBS & SMITH WOOD CO.,**  
Down Town Office, 11 Park St. (East Market St.)  
Said, No. 222 Main Street, Bangor.

**RAILROADS.**

**MAINE CENTRAL RAILROAD.**

**ARRANGEMENT OF TRAINS.**  
In Effect Jan. 3d, 1898.

**GOING EAST.**  
9:30 A.M.—For Bangor, Bangor and Bangor.  
10:00 A.M.—For Bangor, Bangor and Bangor.

**GOING WEST.**  
7:15 A.M.—For Bangor, Bangor and Bangor.  
7:45 A.M.—For Bangor, Bangor and Bangor.

**GOING EAST.**  
11:00 P.M.—For Bangor, Bangor and Bangor.  
11:30 P.M.—For Bangor, Bangor and Bangor.

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Six Per Cent Bonds

Belfast, Me.,  
Mature Aug. 15th, '98.  
New four have been issued to refund them. Shrewd investors are exchanging their holdings, deriving the benefit of the premium on the sixes, and reinvesting at present prices.

We should be pleased to quote prices on both old and new issues.

**TYLER, FOGG & CO.**  
Nichols Building, Bangor, Me.

**Tadella Pens**  
FOR SALE AT  
**CHAS. HIGHT'S BOOK STORE**

**LATEST NOVELTIES**  
in  
**Plumbing Goods**  
on exhibition  
at store of  
**Getchell & Co.,**  
No. 33 Central Street

**TRUE'S**  
PIN WORM  
ELIXIR  
Best for Children

**JAMES H. SNOW & CO.,**  
15 & 17 W. Market Sq.  
Bangor's  
Pure  
Food  
Mart.

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Bargain Bulletin for Wednesday and Thursday.

**MOODY'S.**  
Parisian Novelty Dress Goods Sale.

**MOODY'S.**  
Low Prices Catch the Buying Public.

**MOODY'S.**  
Forty-first Annual Report of State Bank Examiner

**MOODY'S.**  
Stowing Condition of the Banking Institutions of the State.

**MOODY'S.**  
August, Jan. 25. Hon. F. E. Timberlake, State Bank Examiner, has submitted to the Governor and Council his annual report of the condition of the savings banks, trust and banking companies, and building associations and foreign banks companies having license to do business in the State. The report is in part as follows:

**MOODY'S.**  
Governor, and the Executive Council of the State of Maine.

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To comply with the provisions of the Revised Statutes, chapter 47, section 126, I have the honor to submit herewith my annual report of the condition of the savings banks, trust and banking companies, and building associations and foreign banks companies having license to do business in the State. The report is in part as follows:

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